




Corporate Presentation

GFT Italia
Novembre 2019



 **5,700**
Totale della forza lavoro

 **420**_{M€}
Ricavi previsti 2019



- Europe **74%**
- Americas **24%**
- Asia **2%**



- Banking **80%**
- Insurance **11%**
- Industry **9%**



- Free float **64%**
- Ulrich Dietz **26,4%**
- Maria Dietz **9,6%**

Fatti e Dati



CONSULENZA



SOLUZIONI
DIGITALI



APPLICATION
MANAGEMENT &
OUTSOURCING

Guidiamo il cambiamento digitale



CONSULENZA

Forniamo servizi di consulenza per qualsiasi processo di trasformazione, dal concept iniziale all'implementazione globale del business e ai modelli operativi – incluso il lancio di specifici processi core.



SOLUZIONI DIGITALI

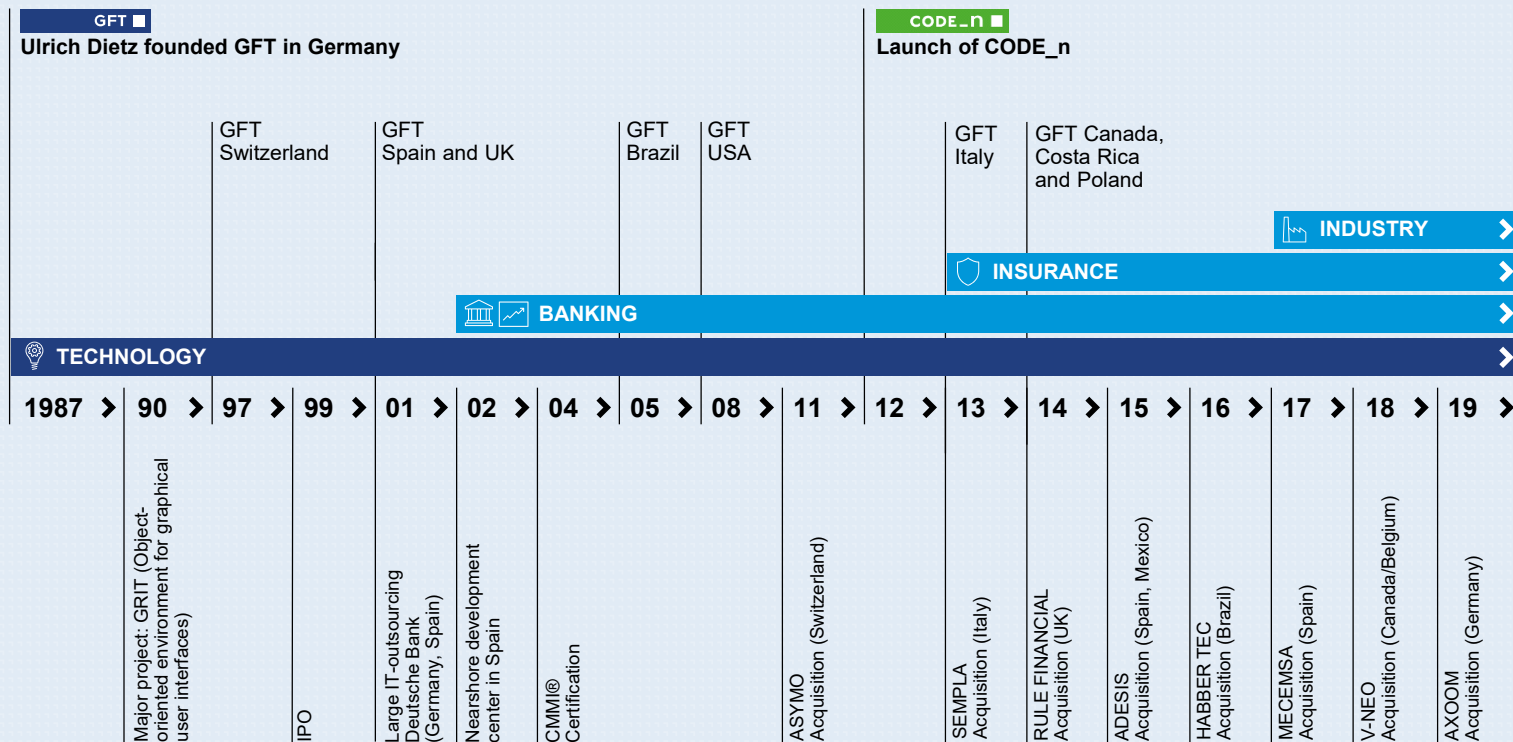
Sviluppiamo soluzioni IT, moduli e pacchetti applicativi personalizzati sulla base delle esigenze del cliente – partendo da zero o aggiornando le applicazioni esistenti.



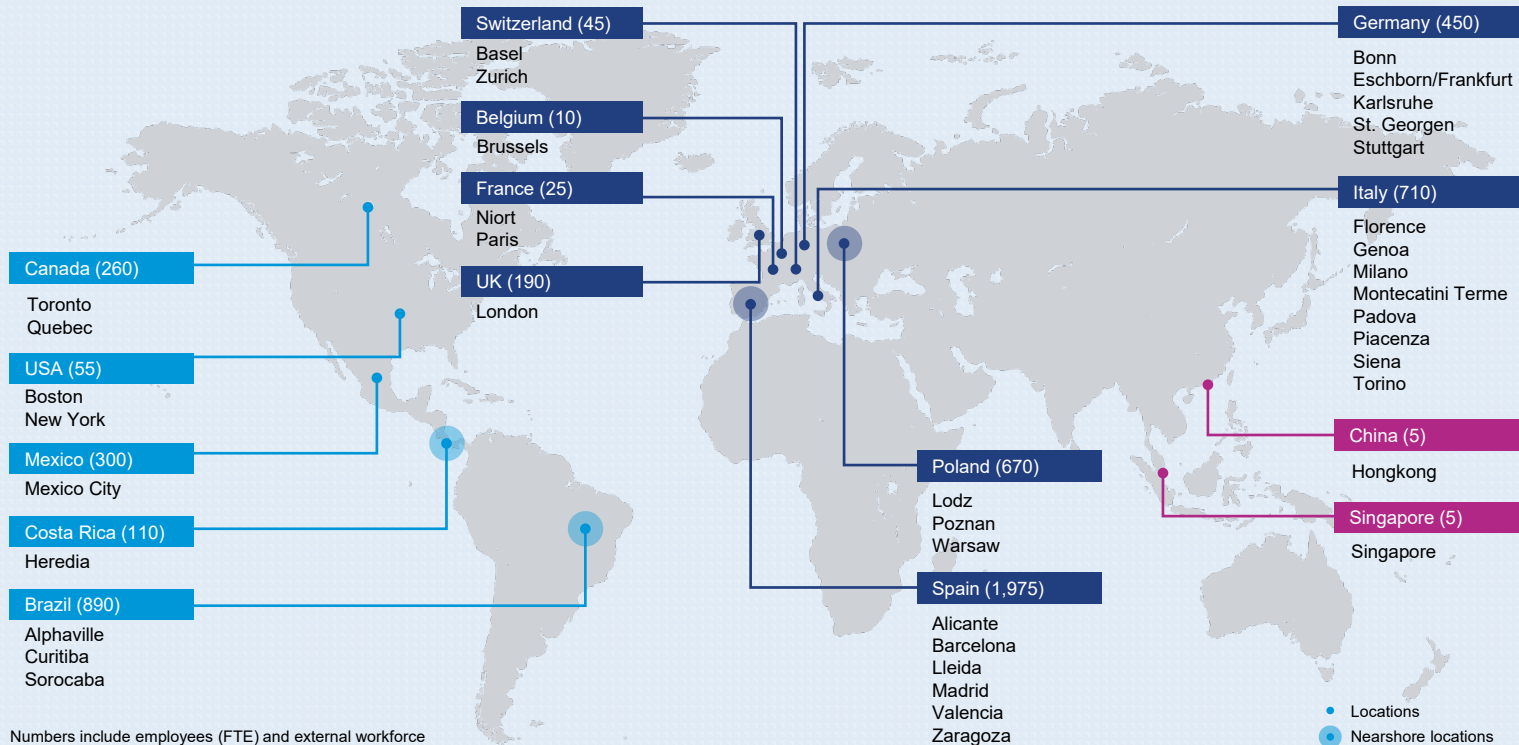
APPLICATION MANAGEMENT & OUTSOURCING

Manuteniamo, personalizziamo e sviluppiamo applicazioni con l'obiettivo di ridurre al minimo i costi e massimizzare la qualità e la flessibilità.

Espansione internazionale e mercati target



5,700 esperti in 15 paesi



Numbers include employees (FTE) and external workforce

I leader di mercato si affidano a noi



RETAIL BANKING



CAPITAL MARKETS



INSURANCE

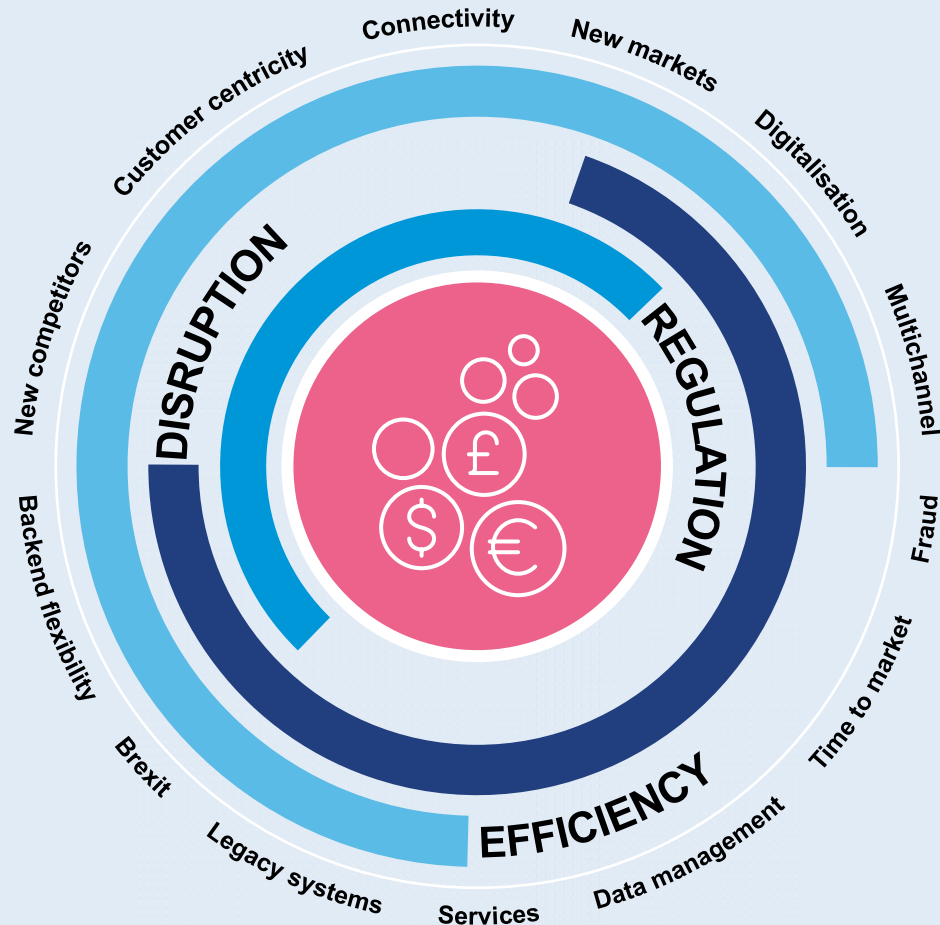


INDUSTRY

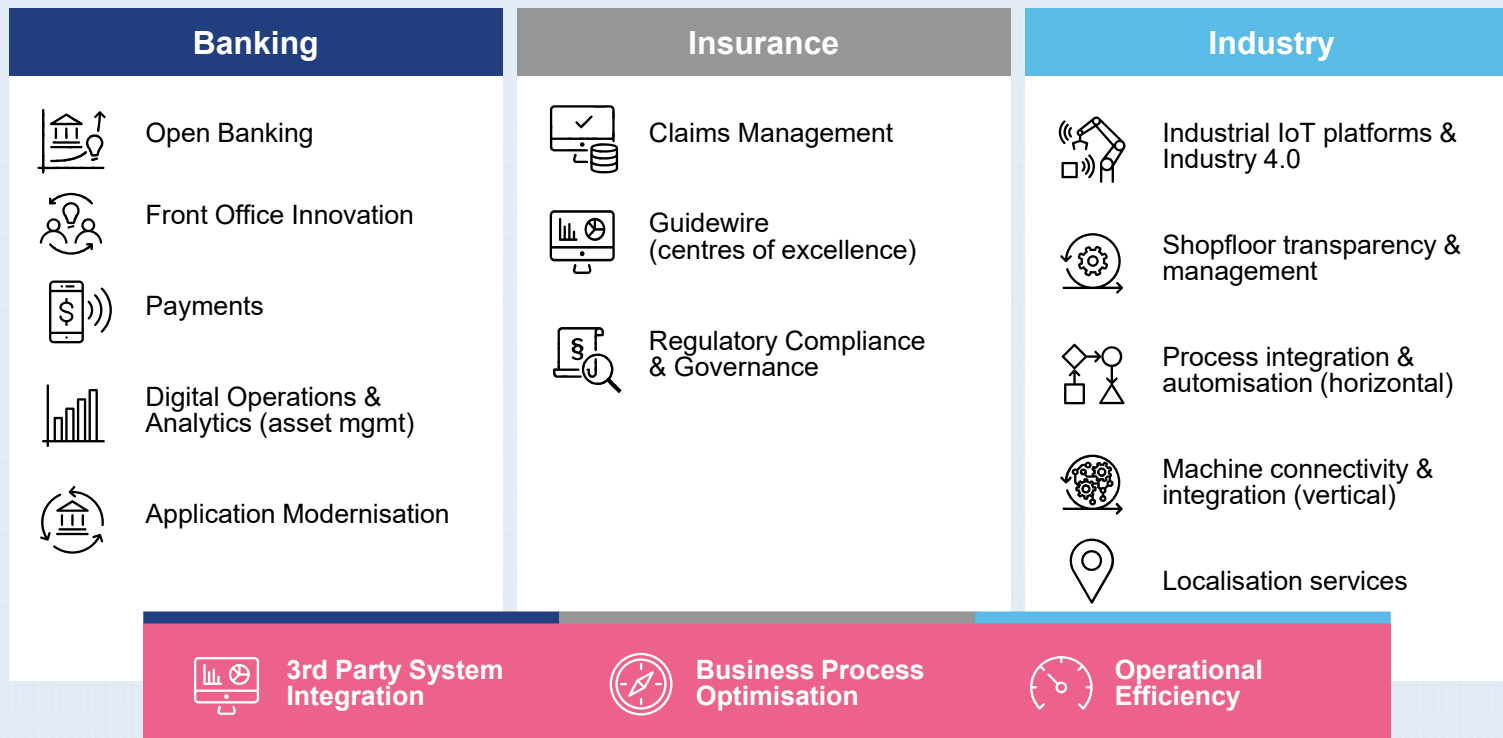


Cosa facciamo

Competizione più agguerrita per i budget IT



Focus aree della nostra offerta



GFT Helix: Disruption ed efficienza in azione



CUSTOMER CENTRICITY

- Front-end modern architectures
- Design thinking | Digital product design
- Customer life journeys (bus. service design)
- User experience (UX)

COLLABORATION

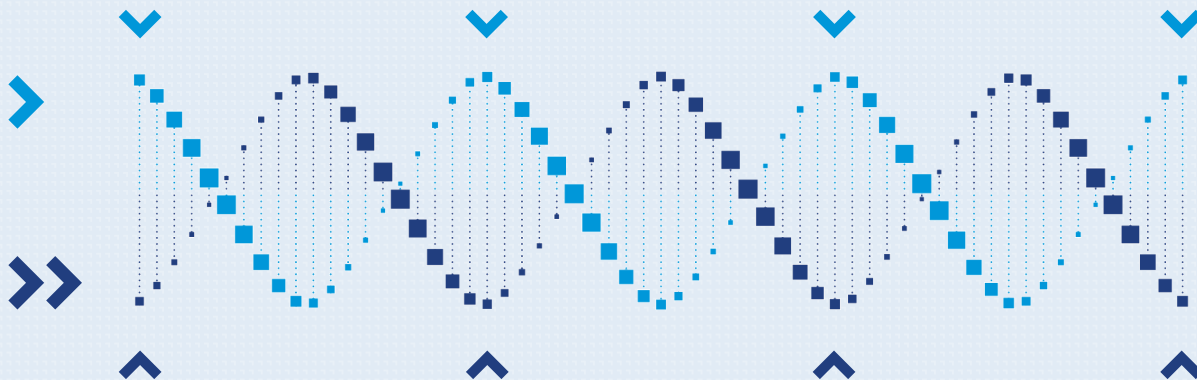
- Open APIs | Internal APIs
- Business as a platform
- Modular architectures
- Ecosystems (rebundling)

AUTOMATION

- Robotic & intelligent process automation (RPA | IPA)
- Bots | Virtual assistants
- User & operational analytics | KPIs

GAME CHANGERS

- Artificial intelligence (AI) | Machine learning (ML)
- Natural language processing (NLP)
- Distributed ledger technologies (DLT)
- Augmented, virtual & mixed reality (AR | VR)
- Connected devices



INNOVATION TRANSFORMATION

PLATFORM ENGINEERING

- Agile & DevOps transformation
- Core platform optimisation & management
- Replatforming | Platform development
- Vendor solutions
- Microservices

DATA ENGINEERING

- Data architecture & reengineering
- Data governance & quality
- Data lineage & insights
- Data lakes

REGULATORY, RISK & COMPLIANCE SERVICES

- Compliance & risk control / visualisation
- Regulatory automation
- Business continuity

CLOUD ENGINEERING

- Cloud assessment & preparation
- Migration & optimisation
- DevOps & CloudOps
- Native cloud development



Tecnologia applicata



ARTIFICIAL INTELLIGENCE

- › Autonomous and proactive decisions
- › Intelligent workflows and interactions
- › Productivity boost by automation



BLOCKCHAIN DLT

- › Reduced reliance on intermediation
- › Shared access to trusted data
- › 100% integrity of information



CLOUD

- › Easy ramp-up
- › Highly flexible and scalable
- › Enables realtime decisions



DATA ANALYTICS

- › Transform data into knowledge
- › Fast and smart decisions
- › Great customer experience



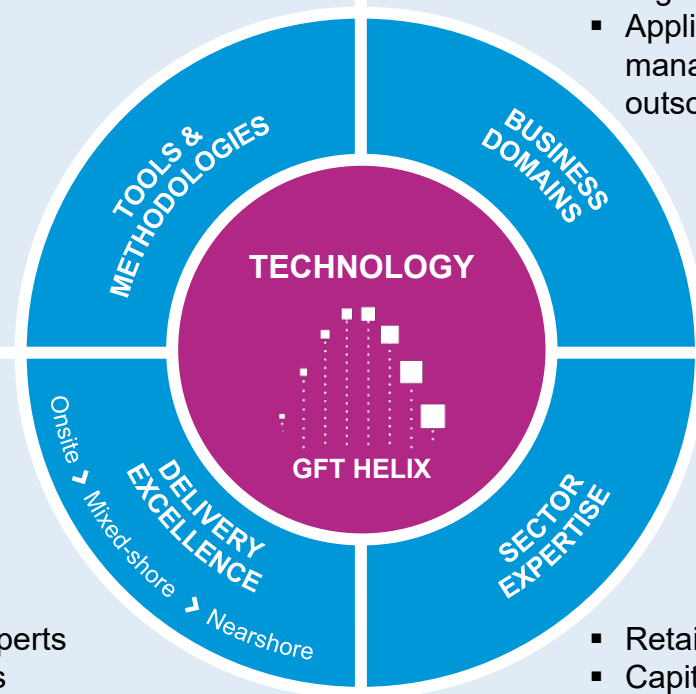
INTERNET OF THINGS

- › Connecting cyber and physical world
- › Infinite opportunities for optimisation
- › Unleashes new business ideas

Le nostre competenze

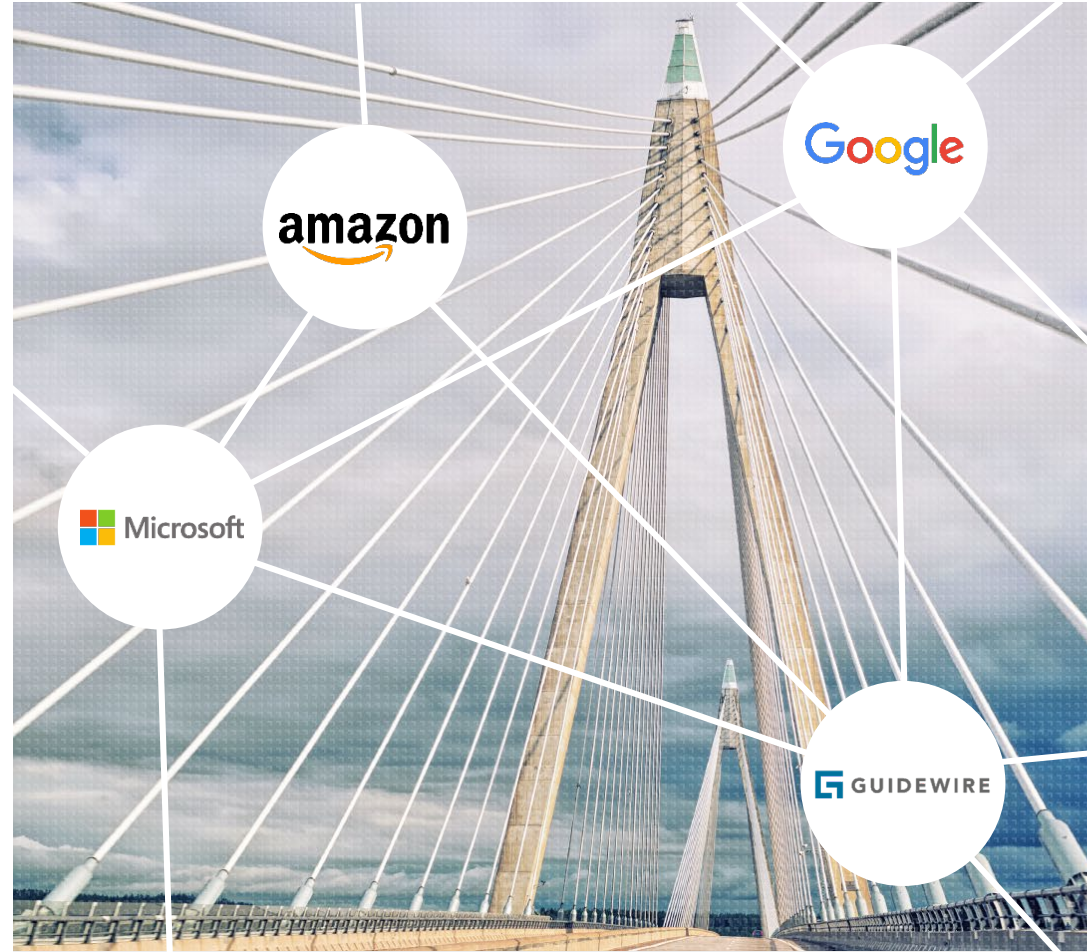
- Project management
- Agile
- Scrum
- CMMI
- ...

- Consulting
- Digital solutions
- Application management & outsourcing



- GFT Experts
- Partners
- Contractors

- Retail banking
- Capital markets
- Insurance
- Industry



Il nostro ecosistema



actico Smarter Decisions	avalog essential for banking	axway
BACKBASE	blueprism	c.rda
denodo	Digital Asset Holdings	elastic
Business Partner IBM	informatica Put potential to work:	Pivotal
Qlik	TIBCO	rulex analytics
SCALED AGILE	UiPath	VIRTUAL B digital investment solutions

Il Digital Innovation Lab di GFT





Come lavoriamo

Cosa ci differenzia



Big enough to deliver – small enough to care

- Processo decisionale snello grazie alla struttura organizzativa orientata al cliente
- Delivery scalabile a livello globale – onsite | mixed shore | nearshore



Delivery accelerato

- Metodologie efficaci assicurano delivery di successo in progetti di alto profilo
- Approccio concreto basato su creatività e competenza



Passione per l'innovazione

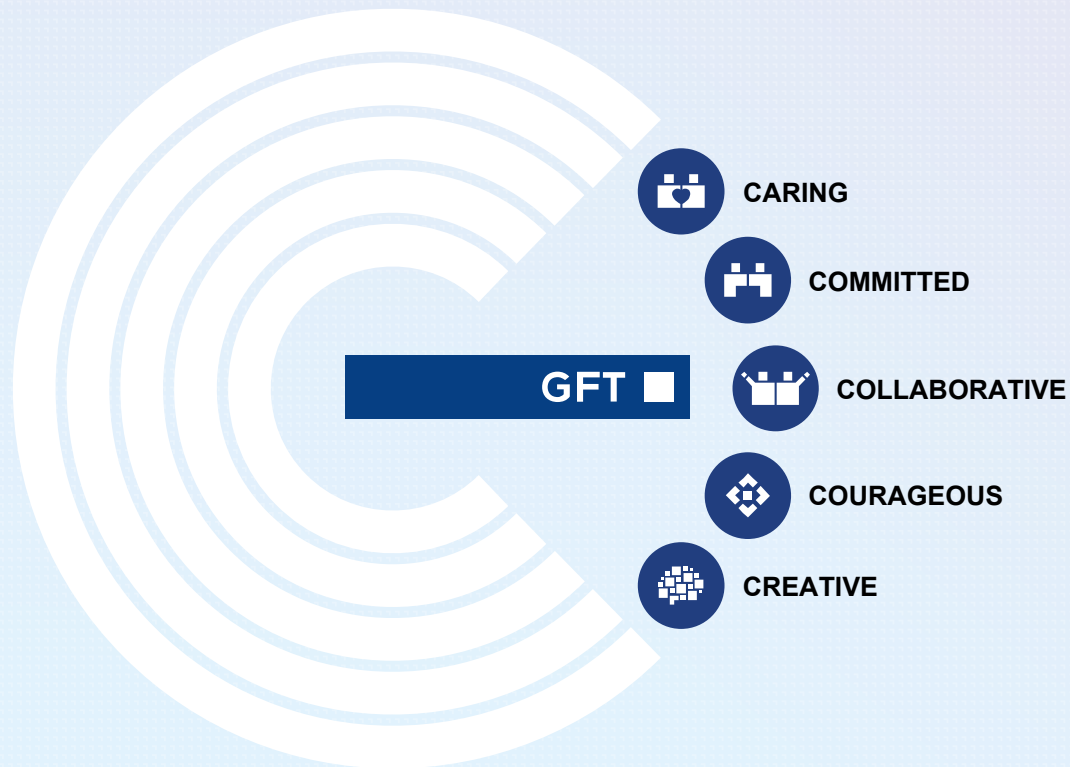
- I GFT Labs e il network CODE_n identificano trend e tecnologie disruptive
- Piattaforme e acceleratori consentono scalabilità agile e una efficiente digitalizzazione



Focus sulla sostenibilità

- Un'ampia percentuale azionaria di GFT è posseduta dalla famiglia fondatrice
- Caring | Committed | Courageous | Collaborative | Creative

I nostri core values



Ci prendiamo **cura** delle persone, delle loro culture e opinioni e rispettiamo tutti in eguale misura.

Ci **impegniamo** all'interno della nostra azienda e con i nostri clienti.

Collaboriamo per riuscire nel nostro lavoro come una squadra.

Abbiamo il **coraggio** di affrontare le sfide ed esplorare nuovi orizzonti abbracciando così nuove opportunità di crescita.

Trasformiamo le idee in soluzioni **creative** e ci impegniamo per ottenere risultati di qualità in tutto ciò che facciamo.

Quando la passione finalmente ripaga



FStech
awards 2018
WINNER

2018 IDC FinTech Rankings
Real Results Awards
Category Efficiency & Agility

FINANCIAL INNOVATION AWARDS 2017

Winner
Best FinTech Partnership
Presented by
The London Institute of Banking & Finance
UK FINANCE

IOTSWC19
Testbed Award

XVII Premio efinance 2017

RITA
Health Awards
2018
The Connected IT Firm

IDC 2019
Real Results Awards
Category Trade & Treasury

banking technology AWARDS 2017
SHORTLISTED

LE FONTI AWARDS
WINNER 2017

Italy Insurance AWARDS 2017



Success stories

Smart factory raises productivity by 30% at GS Metaal



Success story

“I think the cooperation with GFT will in a way reinvent our company, be ahead of others in this industry. So it will help us make our processes more lean, make our factory shopfloor cleaner. It will help us getting more digital – we are working on a situation where we produce paperless.”

Jan van de Maat, Managing Director GS Metaal

GS METAAL

DATA ENGINEERING



PLATFORM ENGINEERING



THE CHALLENGE

Error-prone, manual and almost intransparent production planning

- Paper-based order documentation and production planning at a medium-sized metal processing company
- Lack of transparency regarding production status and order situation
- Difficulties in planning capacities and material use caused by complex production requirements

THE ENGAGEMENT

Consultation on concept development and software implementation

- Synchronisation of all data without breakdowns between different types of systems for end-to-end flow of information by implementing the MES system XETICS LEAN
- Permanent availability of all data in real time through ‘single source of truth’
- Optimisation of overall productivity and capacity without additional resources
- Improved flexibility in production and product variants (batch sizes of between 1 and 800 units)
- Improvements in production processes by reducing complexity and interdependencies between processes and departments
- Introduction of continuous improvement processes through optimised shopfloor management
- Support and moderation of a multi-departmental change process

THE BENEFIT

Enhanced production utilisation rates through process consulting and the introduction of a software solution

- 30% production enhancements
- 20% quicker throughput times by reducing batch sizes
- More efficient capacity management
- Quality enhancements by improving order tracking, and recognising and solving quality issues through PDCA

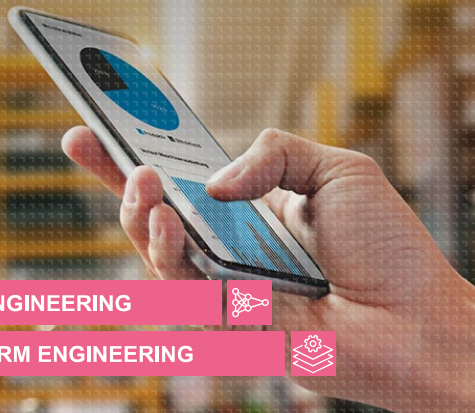
Networked machine park for a metal system solutions provider



Success story

50% Productivity enhancement through reduction in stocks

20% Digitalised production processes enable optimised reliability of deliveries



DATA ENGINEERING



PLATFORM ENGINEERING



THE CHALLENGE

Lack of transparency and flexibility; capacity bottlenecks in production

- Full order books at the medium-sized production company was pushing production capacity to its limits
- Lack of transparency regarding machine status, utilisation levels and reasons for disruptions on the shopfloor
- Customer need for small batches required extremely high levels of flexibility in production

THE ENGAGEMENT

Digitalisation of production processes

- Comprehensive assessment of machines, processes, resources and costs
- Development of a digitalisation strategy
- Introduction of a system for connecting machines, independent of manufacturer – both machines with digital interface as well as retrofit solutions for old machines
- Connection of 10 machines to an open IoT platform
- Display and analysis of production data (capacity utilisation, performance and faults) using responsive dashboards
- Support with change management

THE BENEFIT

Long-term productivity enhancements and transparency on the shopfloor

- 50% reduction in stocks of semi-finished and prefabricated parts
- 43% reduction in throughput times
- 20% improvement in reliability of deliveries
- Real-time data form the basis for optimised shopfloor management

Google Cloud Platform: Liquidity Coverage Ratio Reporting



Success story



Consolidated regional platforms



Reduced daily processing time
by 90 percent



Accurately calculated the daily LCR

CLOUD



MICROSERVICES



THE CHALLENGE

The consolidation of regional platforms onto single global regulatory reporting platform as part of the Future State Architecture for a Global Tier 1 Investment Bank

- GFT were engaged to deliver a Liquidity & Capital risk regulatory reporting solution that takes all the daily investment banking trade data, performs validations, data quality checks, aggregations & reporting across all regions and asset classes for the business and global regulators
- Move to a strategic future state architecture and retire legacy applications
- Create a big-data solution for Capital & Liquidity reporting, which the global bank was reliant on

THE ENGAGEMENT

Modelled different architecture options on Google Cloud Platform (GCP) and recommended the optional configuration using BigQuery, Python and Apache Beam

- Team of 10 nearshore and 5 onshore experts worked with the client in collaboration
- Consolidated regional platforms onto single global regulatory reporting platform as part of the Future State Architecture
- To meet the demands of regulatory reporting T+1 the GFT Finance Reg Reporting team resorted to aggregate level processing and reporting to meet the regulatory requirements
- Big Data Solutions, MicroServices, DevOps, Open Source distributed processing, Test Driven Development (TDD) utilising Cucumber, Business Driven Development (BDD) to enable subsequent migration to cloud once the on-premises application was implemented

THE BENEFIT

Massive reduction in processing time

- Reduced the daily processing time from 6 - 10 hours to under 30 minutes with the GCP application
- Client now able to ingest trade data from across the divisions of the bank - investment banking, retail banking, commercial banking and private banking
- Accurately calculated daily LCR in line with both the bank's and the regulators requirements

Digitalisation of business workflow for a leading insurance broker



Success story

Cloud solution to digitalise end-to-end business



Reduced business costs



Improved response time for customers

500x faster completion of tasks

CLOUD



THE CHALLENGE

A lack of technology was a business inhibitor

- Our client, a global financial services firm quoted on NASDAQ, acquired an independent insurance broker to develop a new strategic vertical sector
- Many of the business processes at the broker were manual: insurance requests, quotes and documentation were all paper based with high transaction costs
- Manual processes made it difficult to respond to market opportunities and regulatory change quickly

THE ENGAGEMENT

Design and deliver an Insurance-as-a-platform solution to support an ambitious growth plan GFT managed the entire project, including:

- A review of existing business workflow and proposed new automated processes
- Design and build a fully automated solution to collect insurance requests via a web interface, streamline workflow, generate automated quotes and digitise all documentation
- Implementation of a new architecture with AWS Lambda, using ReactJS with Redux and Java for the back-end based on 'cloud native' serverless applications
- Adopted DevOps, and a continuous delivery pipeline using AWS and a mixed-shore development team to deliver in the shortest possible time

THE BENEFIT

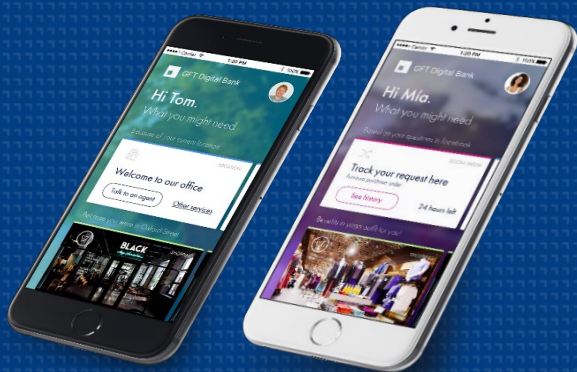
The business has been transformed and the client is more agile and responsive

- Greatly reduced cost-per-transaction and improved response time
- Tasks that previously took two days to complete are now completed in two minutes (500 times faster)
- Business benefits from scale and high-volume, low-value markets are viable now
- Improved client experience that drives new business and loyalty
- New products can be added easily without changing software

A licensed virtual bank in Hongkong

Success story

Building a standalone virtual bank from scratch



CLOUD



DATA ANALYTICS



THE CHALLENGE

Attracting new millennial customers in Asia

- Competitive pressure from new FinTech disruptors appearing constantly in the banking sector who often target millennials with mobile-only offerings
- A leading global bank in Asia wanted to offer a bespoke local digital platform, independent of its global legacy technology stack
- The bank wished to use the optimal combination of modern technologies to create a virtual bank that would meet immediate and evolving customer needs quickly and profitably

THE ENGAGEMENT

Using an AWS cloud-based virtual infrastructure and DevOps methods to deliver an integrated banking solution

- Implementing a near real-time data catalogue on an event-driven architecture puts data lineage at the heart of the system to ensure continuous compliance and strong data governance
- Ensuring that every data entity that transits through the “event bus” is registered, discoverable and describable
- Integrating APIs from a wide-range of third parties to deliver new banking functions, including, core banking, KYC, CRM, and AML, quickly and seamlessly
- Leveraging AWS to deliver a strategic cloud-native architecture that embraces Agile and DevOps to enable delivery at pace that was previously impossible in traditional banking
- Delivered in a very short time using the right balance of self-build and out-of-the box components to build a unique mobile-only platform

THE BENEFIT

A virtual bank was built enabling the client to compete for the tech-savvy generation

- A digital bank that puts the customer at the heart of everything it does
- A virtual bank that’s fit for the future with a host of additional new services ready to be launched, including: cross-border payments, lending, FX, and engaging personal finance components
- Unique attributes include gamification of brand loyalty via sentiment analysis, machine learning customer segmentation and real-time product funnel data sets

Re-engineering anti-fraud processes using artificial intelligence & big data

Success story

Modular framework to investigate suspicious items and detect fraud

30% Increase in fraud detection

100% Business autonomy in rules management



An award-winning solution

ARTIFICIAL INTELLIGENCE



DATA ANALYTICS



THE CHALLENGE

Arresting fraud in the insurance market

- Fraud is a widespread problem in the European insurance business
- Inconsistent data between countries hinders prevention and detection
- Motor claims in Italy are exposed to a high risk of fraud with a nationwide average of 19.3%
- Fraud detection based on static and predefined rules and models is ineffective, because the system is unable to respond in real time and learn from behaviour patterns

THE ENGAGEMENT

Implement a solution combining real-time data, rules and predictive modelling, and real-time scoring

- This groundbreaking machine learning platform is able to combine structured and unstructured data/documents from both enterprise databases and external sources
- GFT provided a real-time scoring engine to minimise false positives and discover false negatives
- The heuristic rules model works continually with the machine-generated predictive model to improve effectiveness
- Rules can be added, modified, enabled/disabled and fine-tuned with an easy-to-use editor
- Final predictions are made using a combination of all rules working in harmony

THE BENEFIT

In only a few months, this general insurance company improved the accuracy of suspicious claims

- 30% increase in fraud detection and 7% decrease of false positive
- The number of claims being evaluated daily in a real-time scoring engine increased by 40%
- The anti-fraud team can act immediately, extract relevant information and examine suspicious positions without the involvement of the IT department
- The anti-fraud team is also able to insert and modify rules manually, run predictive models and evaluate the impact of modifications on historical datasets immediately, avoiding the need for costly simulations or extractions

Lawsuit document processing with AI

Success story

60% Faster processing of
lawsuit documents



Increased customer satisfaction

ARTIFICIAL INTELLIGENCE



DEEP LEARNING



INTELLIGENT PROCESS AUTOMATION



MACHINE LEARNING



THE CHALLENGE

Optimise lawsuit document handling process at a large European retail bank

- Time-consuming classification of lawsuits: extraction of relevant entities and the comprehension of legal implications in unstructured documents
- Daily flood of information is characterised by a huge volume of unstructured data
- Potential bottleneck at entry point of process, when claims are submitted
- Need for full integration with relevant business processes
- Scalable setup to enable extension of solution to other use cases

THE ENGAGEMENT

Design and roll-out of an integrated AI solution, based on machine learning and deep learning

- Business value demonstrated through initial proof of concept. Over 10,000 legal documents were used for training the algorithms
- The full-scale solution classifies lawsuits automatically by extracting relevant content and determining the nature of the claim
- Machine learning and deep learning algorithms classify documents automatically in predefined classes

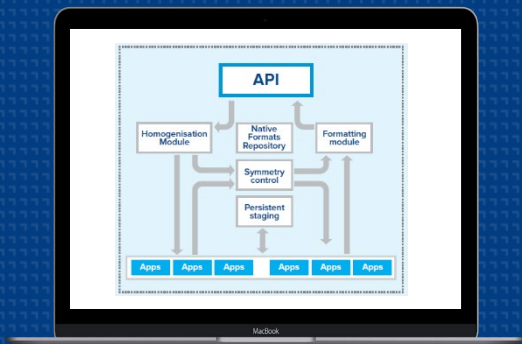
THE BENEFIT

60% time reduction

- Bottlenecks at the entry point are avoided and claims are promptly routed to the relevant legal team
- High efficiency of the solution to add new claim types. By directing unusual claims for manual processing, the solution learns about the new claim type of and is able to classify it accurately in future
- Customer satisfaction is increased due to more rapid responses, augmenting the possibilities of reaching amicable claims settlement
- The solution saves time and frees staff to focus on non-repetitive value-added tasks

Banking group leverages bank as a platform open APIs

Success story



DATA ANALYTICS



OPEN APIs



PLATFORM ENGINEERING



THE CHALLENGE

Enable a banking group to implement a new operating model based on open APIs

- Improve bank customer engagement in an increasingly competitive market where new entrants and fintechs are challenging customer
- Monetise the bank's data assets by allowing third parties to build new services using these data sets
- Ensure an exceptionally high level of data security according to banking regulations

THE ENGAGEMENT

Design and implementation of API development framework used across 11 banks in 35 countries

- Customer interactions, web and mobile traffic patterns analysed to plan user experience journey
- Design of front-end architecture, working across cultures and continents in multiple languages, while securely collecting APIs
- Focus on architecture, governance model and selection of appropriate tools and software solutions
- Delivered a proof-of-concept and blueprint on the functionality of the API infrastructure

THE BENEFIT

Proven, sustainable model for the digital bank of the 21st century

- The Bank as a Platform architecture enables an API-focused service development model, accelerating the delivery of innovative services to customers
- Increased customer engagement as customers benefit from more relevant, event-driven offers that match their needs as well as smoother transactional experiences with third parties
- New third-party revenue streams developed through open APIs

Improving customer service in insurance with AI and chatbots

Success story



ARTIFICIAL INTELLIGENCE



BOTS



THE CHALLENGE

Leverage artificial intelligence for improved customer care and convenience

- A major global insurance company identified customer convenience and customer care automation as areas in which artificial intelligence and cognitive technologies offered good potential for quick wins that would support its business model
- The company required help to explore and review technologically feasible solutions and strategies, and to analyse which business processes were most amenable to leverage via AI technologies
- The company lacked the skills to address the implementation, integration and knowledge transfer required to achieve their AI goals

THE ENGAGEMENT

Expert technology consultancy covering ideation, exploration and integration phases

- Ideation process to identify a suitable use case to demonstrate AI benefits. A decision was taken to design a chatbot for customer care service
- Exploration of the technology options: front-end and communication channel implementation, chatbot personality and user experience modelling, natural language understanding engine selection, and chatbot dialog platform
- Integration of chatbot with the organisation's knowledge base (structured and unstructured), workflows, and processes

THE BENEFIT

A clear strategy illustrating the value of AI for the organisation

- The consultancy assignment demonstrated that the chatbot would be an ideal first project on which to effectively base an introduction of other AI technologies within the company
- With a better understanding of the bigger AI picture, the company can build a roadmap for the adoption of additional cognitive technologies in high-impact areas with a measurable ROI
- Knowledge transfer between GFT experts and the company ensures greater autonomy for future AI-related projects

Blockchain innovation for Royal Bank of Scotland (RBS)

Success story

“We are pleased to have GFT involved as they bring expertise, tenacity and tooling to this emerging technology. The use of GFT enables us to maximise the chances of gaining the best results in the performance and scaling testing of this new platform.”

Richard Crook,
Head of Innovation Engineering, RBS

BLOCKCHAIN & DLT



CLOUD



DATA ANALYTICS



THE CHALLENGE

Utilise blockchain technologies to facilitate a new payments mechanism

- Build a new blockchain-based payments solution, compliant to SEPA
- Prove that the application and blockchain technology can scale to domestic payments volumes
- Provide a 'fast feedback' environment to achieve an optimised distributed ledger solution that can move beyond proof-of-concept into production

THE ENGAGEMENT

Build a clearing and settlement mechanism named 'Emerald' with Blockchain and Cloud

- Collaboration with Google and the bank to share resources rapidly and securely
- Designed a test framework and rig within the Google Cloud Platform to enable rapid deployment of modified configurations and code
- Built big data analysis tools to identify where and how to scale up
- Built and deployed the GFT cloud technology sandbox with environment and toolset for collaborative working and rapid experimentation

THE BENEFIT

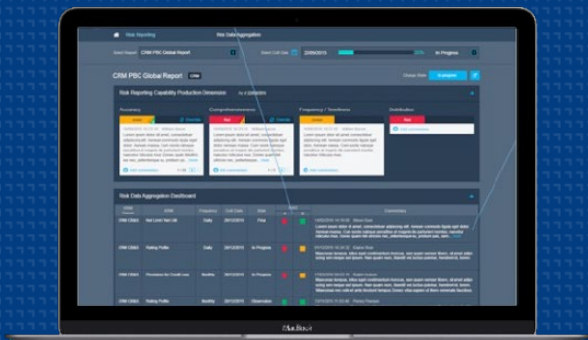
New blockchain-based payments solution able to scale to real-time payment standards

- Proof that Ethereum based 'Emerald' scales
- Optimised configuration that fully meets the banks business case
- Simulated 6 nodes (representing 6 banks) with effective round trip transaction time between 666 milliseconds and 8 seconds

Risk data aggregation and risk reporting portal for tier 1 global bank

Success story

Creation of automated
risk-reporting portal



UX



DATA ANALYTICS



THE CHALLENGE

Cover the overall objectives of the BCBS239

- Strengthen the banks' risk data aggregation capabilities and internal risk reporting practices
- Enhance the risk management and decision making processes
- Collate and visualise the results of +3,000 controls across the risk and finance aggregation and reporting processes

THE ENGAGEMENT

Provide a flexible and extensible RDA&RR portal to contain three levels of information; from the granular measurement point level to the highly aggregated BCBS239 compliance level

- Delivery of multiple portal releases ahead of schedule following agile principles
- Technology: HTML5 Portal, QlikView elements embedded in the portal provide self-service analytics with short implementation cycles
- Dedicated teams set up in Spain and Poland for rapid expansion, with up to 35 heads involved
- Handover to the bank's far-shore teams for maintenance mode

THE BENEFIT

Single, self-service entry point for consistent risk aggregation & reporting across all divisions

- Numerous previous RAD applications decommissioned
- Easy creation of new measurement points and risk metrics
- Reduced application maintenance efforts
- Modern user experience with strong self-assessment activity encourages wide adoption and interaction by users

Big data warehouse for tier 1 global bank

Success story

Cloud solution to digitalise
end-to-end business



Data visibility improved



Accelerate agility

CLOUD



DATA ANALYTICS



THE CHALLENGE

Benchmark cost, agility and performance and propose new, efficient solution

- Current big data solution consist of multiple bespoke codes running on the Cloudera platform
- Large number of feeds to be on-boarded
- Custom requirements around data, metadata, data publishing and -ingestion processes
- Define a migration strategy from onsite, legacy server-based system to internal cloud solution

THE ENGAGEMENT

Create modern and future-proof big data warehouse

- Adopting internal cloud technology for smooth deployments
- Utilising GFT's cloud and big data experience to drive efficient 'problem-shaped' solutions
- Using GFT's reference data architecture to define architecture and migration strategy
- Adopt a TDD / DDD approach, pairing programming with a defined code review process
- Establishing mixed-shore team of cloud engineers and architects

THE BENEFIT

State-of-the-art cloud platform: fast, flexible and consistent data

- Fully-fledged, scalable and efficient big data platform
- Able to on-board new feeds quickly in a standardised way
- Clear data consistency, reconciliation and lineage rules across entire feed base
- Failure detection time down from days to minutes

Shaping the future of digital business

Titolo:

GFT Italia S.r.l.

Nome Cognome
Posizione

Via

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Shaping the future of digital business

GFT sta guidando la trasformazione digitale delle istituzioni finanziarie leader a livello mondiale. Altri settori, come l'industria e il settore assicurativo, si avvalgono delle significative capacità consulenziali e di implementazione di GFT in tutti gli aspetti delle tecnologie pioneristiche, come il cloud engineering, l'intelligenza artificiale, Internet of Things per l'Industria 4.0 e blockchain.

Con la sua profonda competenza tecnologica, solide partnership e soluzioni IT scalabili, GFT aumenta la produttività nello sviluppo software. Ciò garantisce ai clienti un accesso più veloce alle nuove applicazioni IT e agli innovativi modelli di business, riducendo, allo stesso tempo, i rischi.

Contatti

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